OBITUARIES

Mrs. Carter Cheatham

Mrs. Lula Frances Cheatham of Rt. 1, Brookneal, departed this life Saturday in Guggenheimer Memorial Hospital. She was the wife of the late Carter Cheatham.

Born in Campbell County, she was a daughter of the late Brew N. Jones and the late Mrs. Rissie Callaham Jones. She was a member of St. Luke Baptist Church.

She is survived by three stepsons, Robert Cheatham and William Cheatham of Baltimore and Leroy Cheatham of Lynchburg; three stepdaughters, Mrs. Eunice Miller of Concord, Mrs. Geraldine Clayborne of Baltimore and Mrs. Constance Randall of Brooklyn, N.Y.; a sister, Mrs. Sarah Howard of Brookneal, and a number of nieces, nephews, and other relatives and friends.

Community Funeral Home was in charge of arrangements.

Mrs. Bobby S. Reynolds

Mrs. Helen Smith Stallard Reynolds, 58, of Rt. 1, Forest, died at Virginia Baptist Hospital at 6:30 a. m. Tuesday after a long illness.

Born in Appomattox County, she was the daughter of the late Holmes Burnette and Annie Guill Smith. She was a member of Timberlake Baptist Church. She was a retired employee of General Electric Co. where she worked for 15 years. Her first husband was Charles Edward Stallard and her second husband is Bobby Smith Reynolds.

In addition to her husband, she is survived by four sons, Charles Edward Stallard, Jr. of Tucson, Ariz.; Kenneth Wayne Stallard of Lompac, Calif.; Stephen Smith Stallard of Louisville, Ky.; and Michael Lewis Reynolds of Forest; two brothers, H. B. Smith of Lynchburg and Grover Smith of Appomattox; three sisters, Mrs. L. L. Stanley, Mrs. J. E.Jamerson and Mrs. E. N. Fuller, all of Appomattox and five grandchildren.

The family will receive friends from 7 to 9 p. m. Thursday at Whitten Park Avenue Chapel.

Funeral arrangements are incomplete.

Carroll O'Connor

"I've never had cancer. But I'd be crazy to ignore it. I know many cancers can be cured if they're detected early. But you've got to know the warning signals. Change in bowel or bladder habits. A sore that does not heal. Unusual bleeding or discharge. Thickening or lump in breast or elsewhere. Indigestion or difficulty in swallowing. Obvious change in wart or mole. Nagging cough or hoarseness.

"If one of them appears, see your doctor right away. The odds are you don't have cancer. But only your doctor can tell you that for sure."

Winginia

The Winginia Softball Tournament held at Troy Kitchen's field was won by the Spear's Mountain Rattlesnakes" managed by Bruce Jamerson. In second place was "Danny Casey's Appomattox Devils". Winner of the most "Valuable Player Award" was Eddie Wayne Jamerson who played an outstanding defensive game. The Wingina team wishes to thank all the people who helped make the tournament a success. Another tournament will be held Sat., July 26.

Congratulations to Mr. and Mrs. James Carter who were recently married.

The revival of Antioch Baptist Church is the week of Aug. 17. Services will be held nightly at 7:30. Rev. Hoyt Tench is pastor, and will be conducting. Special singing each night. Public is cordially invited.

Larry and Jenny Ledford have moved into their new home in Appomattox. We wish them much happiness there.

Beckham

JULY 22 - Sunday dinner guests of Mr. and Mrs. L. E. Martin were Mr. and Mrs. Albert Goodman, Mr. and Mrs. Gibbs Martin, Mrs. Geraldine Moore, Miss Debbie Moore, Gwen Moore, Mr. and Mrs. Robert Morris, Mr. Ronnie Morris, Melanie Morris, Mrs. Gertrude Burge, Mr. Ricky Burge, Miss Dawn Rush, Mrs. Charles Tweedy, Michelle and Tracy and Mrs. S. G. Martin.

Miss Patricia Martin, of Richmond, spent the week end with Miss Carolyn Morris.

Mr. Abner Martin, of Richmond, spent the week end with Mr. and Mrs. Howlett Drinkard, Donald Lee and Miss Eunice Martin. Recent visitors in this home were Mr. and Mrs. Clifton Drinkard and Kim, Mr. R. B. Martin, Mr. Thomas Martin, Mr. and Mrs. Albert Goodman and Mrs. S. G. Martin, Mrs. Warren Crews, Miss Shirley Crews, Miss Mary Crews and Mrs. Harry Gray.

Mr. and Mrs. Albert Goodman and Mrs. Bennett Harding spent Monday evening with Mr. and Mrs. Edwin Moore and Mr. Tom Moore, of Piney River.

The Burge family met at the home of Mr. and Mrs. Paul Burge Sunday for picnic lunch. Those present were Mr. and Mrs. Clayton Burge and family, of Hopewell, Mrs. Tola Geiger, of Petersburg, Mr. Herbert H. Burge and family of Colonial Heights, Mrs. Joseph Mays of Forest, Mr. and Mrs. Johnnie Mays and family of Forest, Mr. Marvin Puckett and family, Mr. and Mrs. Robert Burge and family, of Bedford, Mr. and Mrs. Roger Lee Burge, of Lynchburg, Mrs. E. C. Jennings, of Concord, Mrs. Sadie Marino and family, of Lynchburg, Mr. M. J. Tolley, of Big Island, and Mr. and Mrs. Wallace Burge and family, of Gladys.

Mr. and Mrs. Albert Goodman of Springfield, Ohio, are returning home today after spending some time with Mr. and Mrs. Robert Morris and family and Mrs. S. G. Martin.

NATIONAL FARM SAFETY WEEK JULY 22-28

Society News

Those visiting in the home of Mr. and Mrs. Tucker Ferguson on Saturday night were Mrs. Tressie Ferguson, Mr. and Mrs. Hopkins Ferguson all of Appomattox; Mr. and Mrs. Marie Ferguson of Lynchburg and Mr. and Mrs. Haywood Ferguson of Chevy Chase, Maryland.

* * * *

Mr. and Mrs. Wade Ferguson had all of their children home Sunday for a cook out. Those present were Mr. and Mrs. Holmesy Ferguson, Mrs. Iris Wheeler, Mr. and Mrs. Marie Ferguson and daughters, Judy and Jane all of Lynchburg and Mr. Delly O'Brien, Mr. and Mrs. Tucker Ferguson, Mrs. Dorothy Garrett and Mrs. Virginia Ferguson all of Appomattox, Mrs. Patricia Trimyer and son, Brian, of Richmond, and Mr. and Mrs. Haywood Ferguson of Chevy Chase,Maryland. Visiting in the afternoon were Mrs. Jo Meadows and son, Peter.

* * * *

Mr. and Mrs. Haywood Ferguson have returned to their home in Chevy Chase, Maryland after spending a few days with his parents, Mr. and Mrs. Wade Ferguson.

CHANGES IN BEEKEEPER INDEMNITY PROGRAM ANNOUNCED BY USDA

Effective July 15, the U.S. Department of Agriculture (USDA) will no longer make Beekeeper Indemnity Program payments on queen bee nuclei losses which occur between Aug. 15 and Dec. 31 each year. (Queen bee nuclei are miniature colonies used in the production of queen bees for sale). Current provisions of the program permit payments on queen nuclei losses up to Oct. 1.

USDA has also changed the final date for adjusting the degree of loss on bee colonies from Nov. 1 to Oct. 1.

On April 28, USDA issued a notice of proposed rule-making regarding changes in the program regulations, inviting interested persons to submit comments and suggestions. Persons responding to the notice indicated that the main shipping season for queen bees occurs between March and July each year, although some queen bee breeders maintain their operations longer into the year.

The Oct. 1 deadline date for changes in the degree of loss does not prohibit a payment on a loss of bees that occurs after that date, but only a deadline for adjustments of losses that occurred before Oct. 1. The change will not significantly affect the payments to beekeepers but will improve the administration of the program.

The honey bee is important to the U.S. economy because it is the major pollinator of legume seeds and fruit and vegetable crops. The Beekeeper Indemnity Program provides payments to beekeepers who have suffered losses as a result of the use of insecticides which have been registered and approved for use by the federal government.

Chestnut Grove

Homecoming and revival at The Chestnut Grove Baptist Church beginning July 27. The Rev. Roy A. Walker, pastor of The Calvary Baptist Church in Richmond will be the guest minister for the revival services beginning Sunday, July 27 at 11 a.m. followed by lunch on the grounds, services each evening at 8 p.m. continuing through Fri., Aug. 1.

Sandi Morris is spending this week with Mr. and Mrs. T. G. Keith and family in Richmond.

Kenneth D. Cook, of Prospect, spent the week end with his grandparents, Mr. and Mrs. W. T. Cook.

Recent visitors of Mr. and Mrs. Roger Morris were Mr. and Mrs. Rice Seay, Mrs. W. A. Haver and son; The Rev. and Mrs. Dott Bryan, Mrs. W. T. Cook, all of Dillwyn; Mr. and Mrs. Carl Glover and family; Mr. and Mrs. Marvin Glover and family, all of Hixburg; Mrs. Ruby Morris and grandchildren of Appomattox.

Henry Chernault, of Appomattox, was a Sunday visitor of Mr. and Mrs. Russell L. Harris.

Sunday visitors of Mr. and Mrs. Bill Senger were Mrs. T. N. Saul; Mrs. Janie Repass, Mrs. Gil Price and David, all of Appomattox.

Saturday visitors of Mrs. Ruth Beasley were Mr. and Mrs. Dick Martin of Richmond; Mrs. Lathan Falls of Farmville; Mrs. Sam Baldwin and Debbie of Rustburg.

Mr. and Mrs. Bobby Bryan attended the 15th Annual Virginia Market Hog and Trade Show at Courtland, Va. Wed., July 16.

Mr. and Mrs. Bobby Bryan Mr. and Mrs. Joseph L. Harris attended the 12th Annual Virginia Tech Animal Industry Day at Blacksburg, July 18.

Mr. and Mrs. Benny Williams had several of his relatives to visit them over the week end.

Mr. and Mrs. Kemper Beasley visited Mrs. Mamie Hancock and Mr. and Mrs. Alfred Jamerson at Pamplin Sunday.

Karen Harris was at home for the week end from Computer Learning School at Fairfax.

The Rev. and Mrs. Dott Bryan visited in the home of Mr. and Mrs. C. H. Morris Sunday.

The regular W.M.S. Meeting will be Friday, July 25 at church after the regular quarterly business meeting of the church.

Monday visitors of Mr. and Mrs. Bill Senger were Mr. and Mrs. Peterson of Harvey, Ill.; Mrs. Clarence Hicks of Richmond.

Mrs. Katherine Carson, of Spout Spring, spent Thursday in the home of Mr. and Mrs. K. M. Beasley, Jr. They visited her at her home Sunday. Russell L. Harris and Joseph L. Harris attended the funeral of Lacy Seamster at Victoria Monday.

Mrs. Kline Hill and children, of Richmond, were Monday visitors in the Russell L. Harris home. Mr. and Mrs. Charlie T. Forbes and The Rev. and Mrs. Dott, all of Dillwyn, also visited in the same home Sunday. Debbie Baldwin of Rustburg, is spending this week with Angelia Townsend.

Income Of Fidelity American Bankshares Increases

Fidelity American Bankshares has announced a 16.2% per share increase in net operating income for the second quarter of 1975 over second quarter earnings of the previous year. Income before securities gains and losses were $1,123,217 or $0.43 per share, compared with $981,154 or $0.37 per share in the second quarter of 1974. Net income for the same period was $1,170,351 or $0.44 versus 1974 second quarter earnings of $980,295 or $0.37 per share, an increase of 18.9% per share.

For the six months ending June 30, 1975, income before securities gains and losses amounted to $2,211,455 or $0.84 per share compared with $2,165,794 or $0.81 per share in 1974. Net income on a comparative basis was $2,351,456 or $0.89 per share against $2,165,250 or $0.81 per share, up 9.9% per share.

Alvin R. Clements, President and Chief Executive Officer, stated that the improvement in earnings reflected continued favorable interest rates and the benefits of expense control and personnel reduction programs. Clements also said that this performance is particularly significant in that improved earnings were achieved without heavy reliance on tax benefits and with the inclusion of a $613,692 addition to loan loss reserves, more than double the amount set aside in the second quarter of 1974.

Fidelity American Bankshares, Inc. is a Lynchburg based multi-bank holding company. As of June 30, 1975, it operated 15 commercial banks with 82 branches in 43 Virginia cities and towns. At June 30, 1975, the combined deposits of these banks were $866 million and total assets were $797 million.

Local Boy Attended Camp Easter Seal

Marshall Thompson, 11-year old son of Mr. and Mrs. John Thompson, of Route 4, Appomattox, returned home during the past week end after having spent 4 weeks at Camp Easter Seal under the sponsorship of the Appomattox Junior Woman's Club.

While at the camp, Marshall participated in the Speech Therapy Program and was voted "Best Camper" of his cabin. He was returned home by AJWC members, Mrs. Arlene Stratton and Mrs. Nancy Elder.

Selection of a local camper is done in co-operation with Appomattox County Schools and this is taken as one of the Virginia Federation of Women's Clubs Junior State Projects.

Camp Easter Seal is located in Craig County and offers a full range of activities such as hiking, swimming, canoeing, horseback riding, arts and crafts.

The Appomattox Junior Woman's Club was proud to have been able to sponsor Marshall and the club appreciates the support of the Appomattox community in its various fund raising projects which make such things as this possible.

IT PAYS TO ADVERTISE IN THE TIMES VIRGINIAN

REVIVAL
NEW TESTAMENT BAPTIST CH
14th and Hendricks St., Lynchburg, V
July 27 through August 1
7:30 Each Evening
REV. EUGENE WOOD FROM EDEN,
WILL PR
You are h
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Are Avai
Rev. Richard B.

Rev. Eugene Wood

MAKE SAFETY FIRST
On Your Farm!

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APPOMATTOX
Subject to change without Notice
Show starts at dark-
Last show 10 p. m.
Admission:- Couples - $2.00
3 or more in car $3.00
Children Free
Friday, Saturday & Sunday
JULY 25, 26, 27
BERT REYNOLDS
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W.W. & DIXIE DANCEKINGS

Handiest Tractor on the Farm!

INTERNATIONAL 574

- Utility and row crop tractors with 52 PTO hp*. Compact size. Economical to operate. Gas or diesel.
- "Lightning Flash" shift on-the-go to 8F and 4R speeds — standard!
- Fast big tractor features — Hydrostatic power steering, differential lock, big capacity live hydraulics, plus more.

*Est. max.

Compare the most completely new utility tractor in 20 years.

Biggest "Little" Tractor in its Power Class!

INTERNATIONAL 464

- 45 PTO hp* (Diesel) or 44 PTO hp* (Gasoline).
- Small tractor handling ease . . . medium size tractor power!
- Precision, draft control 3-point hitch.
- "Lightning Flash" shift on-the-go synchromesh transmission to 8F — 4R speeds — standard!

*Est. max.

See this big producing utility tractor . . . drive it!

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with plenty of Travel Left!

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1974 Torino
SPORT - 2 Door Hardtop - 351 V8 Motor - Automatic Transmission - Power Steering - Radio - White Wall Radial Tires - Driven only 7,000 miles.

1974 Ford
MAVERICK - 4 Door - 250 6 Cylinder Motor - Automatic Transmission - Radio - White Wall Tires.

1974 Ford
THUNDERBIRD - 460 V8 Motor - Fully Equipped - Full Power - Factory Air - Vinyl Top - Low Mileage - Like New.

1973 Ford
LTD BROUGHAM - 2 Door Hardtop - 400 Cubic Inch Motor - Fully Equipped - Factory Air - Vinyl Top - AM- FM Stereo Tape - White Side Wall Radial Tires.

1973 Chevrolet
IMPALA - Custom 2 Door Hardtop - V8 Motor - Fully - Factory Air - Vinyl Top.

1972 Ford
TORINO - 4 Door - V8 Motor - Fully Equipped - Fact

1969 Chevrolet
CHEVELLE - 4 Door - 6 Cylinder Motor - Transmission - Radio.

1967 Ford
GALAXIE 500 - 4 Door Sedan - V8 Motor - Factory Air - Radio - White Wall Tires - Wheel Covers - Real Clean.

TRUCKS

1973 GMC
½ Ton Pick up - V8 Motor - Standard Transmission and Radio.

1973 Ford
F 100 RANGER - Pick Up - V8 Motor.

1973 Ford
F 600 - 6 Man Crew Cab.

1970 Chevrolet
1 Ton V8 Motor - Dual Wheels.

LAWSON FORD, INC
Rt. 460 Va. Dlr. Lic. No. 2 Appomattox

photo by Shearer Robertson

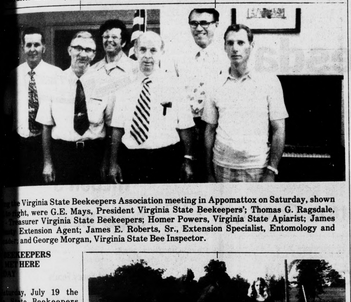
Class of 1940 Has Reunion

of 1940, Rustburg High School held its 35th Class Reunion on June 28 at Lyn-Dan Community Center. The class originally had 29 members, only one class member is e Gough Dawson. Nineteen members were present.

e the Class of 1940 are shown in the photo above. Front row, left to right, are Beatrice e, Edith Coates Sowell, Kitty Gough Sears, Esther Lemar Lanford, Madeline Roakes velyn Keesee Monroe; second row, left to right, are Nellie Crist Neuffer, Hazel Doss Mavery Foster, Pauline Farris Daniel, Josie Moore, and Nancy Wise Carver Jones; and row, left to right, are William Caldwell, Cadell Winston, Bowling Winston, Elbert le (Chunk) Wisecarver, Watkins Talley and Henry Carrole.

ese from as far away as Puerto Rico and Hermiston, Oregon.

inecarver was Master of Ceremonies for the Social Hour. Piano music was played inner meal. Roll call was by Edith Coates Sowell. A hilarious, rehashing, sentimental, after all these years" time was had by all attending.



e Virginia State Beekeepers Association meeting in Appomattox on Saturday, shown ght, were G.E. Mays, President Virginia State Beekeepers; Thomas G. Ragsdale, surer Virginia State Beekeepers; Homer Powers, Virginia State Apiarist; James Extension Agent; James E. Roberts, Sr., Extension Specialist, Entomology and and George Morgan, Virginia State Bee Inspector.

EEPERS HERE

y, July 19 the e Beekeepers held its annual at the Woodorld Hall here in

g session consist- business meeting G. E. Mays, business session by a delightful

noon many proud played their best honey at the Following the directed their Queen Auction Corner. As the ned, many tired keepers headed

ECTION

Marshall's name was Dean's List of Virginia Community

Winners in "Honey Show"

Winners in the "Honey Show" at the Virginia State Beekeepers Association meeting held here Saturday are shown above.

Winners were, left to right, Dr. John Amos, 1st place in 1 pound extracted light; M. C. Ludlam, 1st place in 1 pound comb light and 2½ pound comb dark and 1 pound comb dark, second place in 2½ pound comb light; Enid Feagans, 1st place in 2½ pound comb light, second place in 1 pound extracted light and 2½ pound comb dark and 1 pound comb light; C.S. Hubbard, 1st place in 1 pound extracted dark; H. W. Weatherford, 2nd place in 1 pound comb dark; Robert Derringbacker, 1st place in 1 pound cut comb box; and Rev. A. A. Blanks, second place in 1 pound extracted dark.

Dr. Amos is retired Extension Specialist, Entomology and Project Leader and M. C. Dudlam is the second largest honey packer in the State of Virginia.

Toga Community

Homecoming at Union Baptist Church will be August 3 with dinner on the grounds.

Revival, August 4-8 at 8 p.m. each night.

Rev. Leslie Giles, of Farmville, will be the speaker.

We have special music and singing each night.

Monday - Opens

Tuesday - Young Believers from Mulberry Grove

Wed. - Antioch Choir

Thursday - Rev. Don Bryant and Youth Choir from Mineral Springs

Friday - Bethlehem Choir

Everyone is invited to join us in worshiping the Lord.

Sunday - July 27

Worship Service - 10 a.m.

Sunday School - 11 a.m.

Bible Study & Choir Practice Thursday - 7:30 p.m.

Pastor and Mrs. Hoyt Tench visited Mr. Norvall Bagby in McGuire Veterans Hospital last Wednesday.

Mr. and Mrs. Tom Coleman and Mr. and Mrs. Joe Coleman attended the funeral Sunday of Mr. David Snoddy, 17 year old son of Mr. and Mrs. Earl Snoddy at Mt. Tabor Baptist Church in Arvonia. We extend deepest sympathy to them in their bereavement.

Vicki Duff is spending a week with her girl friend at Lake Gaston, N.C.

We are happy to report that Terry Hoag is back home from the hospital after her accident. We wish her a speedy recovery.

Kim Agee spent the week with Lynn Bland and her parents, Mr. and Mrs. Dick Bland at their cabin on Rappahanock River.

Mr. and Mrs. Burton Day and Miss Mary Bass spent the week end in the home of Mr. V. B. Day. His daughter, Miss Betty Day, is spending several days with him.

Other visitors were Mr. Arthur Weekly, Mr. Donnie Heath and Mr. and Mrs. W. I. Watson.

Visitors in the home of Mr. and Mrs. Joe Coleman this week end were Mr. and Mrs. Joe Coleman, Jr. and family and Mr. and Mrs. Al Edwards and family.

Miss Ronna Ripley,daughter of Mr. and Mrs. Gordon Ripley is in Richmond Memorial Hospital after an accident. We do hope she will soon recover and be back home.

Toga Girls won the Girls' Softball Tournament, undefeated. Farmville came in second; Brookneal, third.

Birthdays

Mrs. Nancy May	August 1
Raymond Stanley	August 7
Mrs. Tommy Stanley	August 7
Ray Redmond	August 7
Emmitt Tolbert, Jr.	August 11
Sherry Ferguson	August 23

ADDING MACHINE TAPE - Only 45c roll - Times-Virginian - Phone 352-8215. 6-26-tf

CHESTNUT GROVE BAPTIST CHURCH

The Chestnut Grove Baptist Church of Appomattox service was held at 11:30 a.m. The Rev. K. W. Davis preached a good sermon. Everyone enjoyed it to the most highest. The collection was very good. The sick and shut-in at this time remain Sister Alice Cardwell, Deacon Hobert Daniel and Deacon Otha Eames and Deacon Jack Harvey.

Pastor Davis was at the St. Luke Baptist Church for an afternoon service with some of his members.

The Gospel Crowns will be at Chestnut Grove Baptist Church in Appomattox Sunday, July 27, at 6 p.m. for the Church Building Fund. Sponsor is Brother Otis Harvey.

MANILA FILE FOLDERS - Times-Virginian - Phone 352-8215 - Appomattox, Va. 6-26-tf

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Appomattox, Va.

HEBRON BAPTIST CHURCH
REVIVAL
July 27 - August 1 - 7:45 Nightly
Richard Melick of Columbia Bible College
Speaker

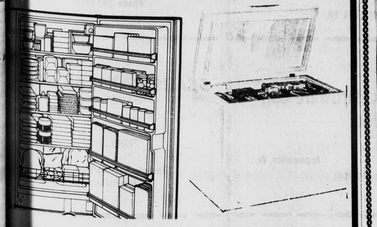
4-H HORSE AND PONY CLINIC TO BE HELD

A Horse and Pony Clinic will be sponsored by the Appomattox 4-H Horse and Pony Club on Saturday, July 26 from 5:00 p.m. - 9:00 p.m. The clinic will be held on Mr. Chris Largiader's Valehava Farm located 2½ miles south of Pamplin on Highway 47.

Included will be instructions in basic equitation, basic horse grooming and health care, and a session of questions and answers about horses. A light picnic supper will also be served.

Everyone with an interest in horses and ponies is invited to attend. For further information please call the County Extension Office. (352-8244)

FREEZERS



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National Bank Region No. 5

REPORT OF CONDITION, CONSOLIDATING DOMESTIC SUBSIDIARIES, OF THE

FIDELITY NATIONAL BANK

of LYNCHBURG

IN THE STATE OF VIRGINIA, AT THE CLOSE OF BUSINESS ON JUNE 30, 1975 PUBLISHED IN RESPONSE TO CALL MADE BY COMPTROLLER OF THE CURRENCY, UNDER TITLE 12, UNITED STATES, SECTION 161.

ASSETS	
Cash and due from banks (including $ NONE unposted debits)	$ 73,677,565.43
U.S. Treasury securities	22,393,752.69
Obligations of other U.S. Government agencies and corporations	15,160,070.23
Obligations of States and political subdivisions	38,225,596.98
Other securities (including $ corporate stock)	10,542.50
Trading account securities	133,900.55
Federal funds sold and securities purchased under agreements to resell	742,000.00
Loans	261,636,667.39
Bank premises, furniture and fixtures, and other assets representing bank premises	8,549,667.39
Real estate owned other than bank premises	537,091.06
Investments in unconsolidated subsidiaries and "associated companies"	NONE
Customers' liability to this bank on acceptances outstanding	1,929,572.83
Other assets (including $7,035,747.87 direct lease financing)	10,609,850.97
TOTAL ASSETS	432,716,798.52

LIABILITIES	
Demand deposits of individuals, partnerships, and corporations	$ 73,739,658.74
Time and savings deposits of individuals, partnerships, and corporations	217,995,533.98
Deposits of United States Government	717,305.36
Deposits of States and political subdivisions	36,612,492.36
Deposits of foreign governments and official institutions	NONE
Deposits of commercial banks	9,366,648.34
Certified and officers' checks, etc.	1,503,985.00
TOTAL DEPOSITS $329,889,634.78	
(a) Total demand deposits $88,145,443.55	
(b) Total time and savings deposits $241,444,181.23	
Federal funds purchased and securities sold under agreements to repurchase	39,990,000.00
Liabilities for borrowed money	2,434,000.00
Mortgage indebtedness	NONE
Acceptances executed by or for account of this bank and outstanding	1,929,572.83
Other liabilities	22,279,649.47
TOTAL LIABILITIES	395,673,647.08
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	NONE

RESERVES ON LOANS AND SECURITIES	
Reserve for bad debt losses on loans (set up pursuant to IRS rulings)	$ 2,356,943.15
Other reserves on loans	NONE
Reserves on securities	NONE
TOTAL RESERVES ON LOANS AND SECURITIES	2,356,943.15

CAPITAL ACCOUNTS	
Capital notes and debentures	$ 5,000,000.00
Equity capital-total	29,687,208.29
Preferred stock-total par value NONE	NONE
No. shares outstanding	
Common Stock-total par value 436,364	4,362,640.00
No. shares authorized	
No. shares outstanding 436,364	
Surplus	10,867,000.00
Undivided profits	14,457,568.29
Reserve for contingencies and other capital reserves	NONE
TOTAL CAPITAL ACCOUNTS	34,687,208.29
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	432,716,798.52

MEMORANDA

Average of total deposits for the 15 calendar days ending with call date	$237,865,379.21
Average of total loans for the 15 calendar days ending with call date	$261,886,809.45
Interest collected not earned on installment loans included in total capital accounts	NONE
Standby letters of credit	$ 3,605,157.00

I, Robert D. Davis, Controller, of the above-named bank do hereby declare that this report of condition is true and correct to the best of my knowledge and belief.

Robert D. Davis.

We, the undersigned directors attest the correctness of this report of condition and declare that it has been examined by us and to the best of our knowledge and belief is true and correct.

DIRECTORS:
KENNETH S. WHITE
J.L. DAVIDSON
B.C. BALDWIN, JR.